Desc Main Case 15-31483 B1 (Official Form 1) (04/13) Filed 09/15/15 Entered 09/15/15 17:00:38 Doc 1 Document Page 1 of 56

United States Bankruptcy Court

	Nortl	hern Di	strict o	f Illino	ois Easte	rn Di	Division				Voluntary Petition		
Name of Debtor (if							Name of Joint Debtor (Spouse) (Last, First, Middle)						
. ISING OF DEDICIT (II		Booker		rt			Davis, Jillian						
All Other Names u and trade names):	sed by the D		•		, maiden		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):						
ast four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN if more than one, state all) * ***-**-0671							Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-4773						
Street Address of Debtor (No. & Street, City, and State): 2215 Beechwood Drive # B								nt Debtor (No. & St		State):			
Joliet, IL							iet, IL				60432		
County of Residence or of the Principal Place of Business:						Count	y of Residence o	or of the Principal	Place of Busin	ess:			
Mailing Address of	Debtor (if di	fferent from str	eet address)			Mailin	g Address of Joi	nt Debtor (if differe	ent from street	address):			
,						,							
Location of Princip	al Assets of	Business Debt	or (if different t	rom street a	address above):		_						
1	• •	or (Form of Organeck one box)	anization)		_ (Ch	re of Busine leck one box.)	The state of the s						
	(includes Jo it D on page 2	,			☐ Heath Care ☐ Single Asset	Real Estate	Estate as Chapter 9 Chapter 15 Petiti				•		
☐ Corporation	on (includes	LLC & LLP)			defined in 11		1 (51B)	Chapter 11	_	· ·	•		
☐ Partnersh	ip				☐ Stockbroker☐ Commodity			☐ Chapter 12☐ Chapter 13☐	_	apter 15 Petition a Foreign Nonma	n for Recognition ain Proceeding		
,		one of the abo			☐ Clearing Bar								
	Chap	ter 15 Debtors			Tax-l	Exempt Enti			Nature of D	ebts (Check one	Box)		
Country of debtor's	center of ma	ain interests:			☐ Debtor is a t	• •	bic.)		re primarily consumer				
Each country in whagainst debtor is pe	-	proceeding by	, regarding, or		organization	under Title : s Code (the	der Title 26 of the \$ 101(8) as "incurred by an ode (the Internal individual primarily for a personal, family, or household purpose."				business debts.		
		Filing Fee (Check one box)			Chook	Chapter 11 Debtors Check one box						
Filing Fee attack	ched						Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)						
Filing Fee to be signed application unable to pay f	tion for the c	ourt's consider	ation certifying	that the del	otor is		Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,343,300. (amount subject to adjustment on 4/01/13 and ever theree years thereafter).						
☐ Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.							— Acceptances of the plan were religited proposition from one of more places.						
Statistical/Admini	istrative Info	ormation					or creditors, in a	cccordance with 1	10.3.0. § 112		for court use only40.00	+	
	tes that, afte		roperty is excl		cured credtiors. dministrative expe	nses paid, th	nere will be no						
Estimated Number o	of Creditors					П				1			
1-	50-	100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over				
49 Estimated Assets	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000	1			
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,00 to \$10 million		\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion				
Estimated Liabilities \$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,00		\$50,000,001	\$100,000,001	\$500,000,001	☐ More than]			

to \$100

to \$500

million

to \$1billion

\$1 billion

\$50,000

\$100,000

\$500,000

to \$1

million

to \$10

million

to \$50

million

Case 15-31483 Doc 1 Filed 09/15/15 Entered 09/15/15 17:00:38 Desc Main B1 (Official Form 1) (12/11)) Document Page 2 of 56 **Voluntary Petition** Name of Debtor(s) This page must be completed and filed in every case) Robert Booker Jillian Davis All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Case Number Date Filed: District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11. United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ David M. Lulkin Dated: 09/11/2015 David M. Lulkin **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. П There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

(Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

(Name of landlord that obtained judgment)

(Address of Landlord)

П

П

following.)

possession was entered, and

period after the filing of the petition.

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Robert Booker
Jillian Davis

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Robert Booker

Robert Booker

Dated: 09/11/2015

/s/ Jillian Davis

Jillian Davis

Dated: 09/11/2015

Signature of Attorney

/s/ David M. Lulkin

Signature of Attorney for Debtor(s)

David M. Lulkin

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

one. 312-332-1600

Date: 09/11/2015

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Robert Booker					
Date	Dated: 09/11/2015 /s/ Robert Booker					
I ce	rtify under penalty of perjury that the information provided above is true and correct.					
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.					
	Active military duty in a military combat zone.					
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);					
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);					
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]					
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.					
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]					
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.					
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.					

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

			Jillian Davis	
Date	ed: 09/11/2015	/s/ Jillian	Davis	X Date & Sign
I certi	ify under penalty of perjury that	the informatio	n provided above is true and correct.	
	The United States trustee or bat does not apply in this district.	inkruptcy administr	ator has determined that the credit counseling requirement	of 11 U.S.C. § 109(h)
	Active military duty in a militar	y combat zone.		
	Disability. (Defined in 11 U.S participate in a credit counseling briefing		ohysically impaired to the extent of being unable, after reason, or through the Internet.);	onable effort, to
	Incapacity. (Defined in 11 U.s of realizing and making rational decisions	• . ,. ,	s impaired by reason of mental illness or mental deficiency sancial responsibilities.);	so as to be incapable
ı	I am not required to receive a creby a motion for determination by the court	•	efing because of: [Check the applicable statement.] [Must	be accompanied
	your bankruptcy petition and promptly file management plan developed through the of the 30-day deadline can be granted or	e a certificate from to agency. Failure to ally for cause and is	st still obtain the credit counseling briefing within the first 30 the agency that provided the counseling, together with a copo fulfill these requirements may result in dismissal of your callimited to a maximum of 15 days. Your case may also be optcy case without first receiving a credit counseling briefing.	by of any debt ase. Any extension dismissed if the
	seven days from the time I made my requ	iest, and the follow	s from an approved agency but was unable to obtain the ser ing exigent circumstances merit a temporary waiver of the ce accompanied by a motion for determination by the court.] [credit counseling
	the United States trustee or bankruptcy a performing a related budget analysis, but	dministrator that ou I do not have a ce y describing the ser	ptcy case, I received a briefing from a credit counseling age utlined the opportunties for available credit counseling and a rtificate from the agency describing the services provided to rvices provided to you and a copy of any debt repayment platcy case is filed.	assisted me in one. You must
	the United States trustee or bankruptcy a	dministrator that ou	ptcy case, I received a briefing from a credit counseling age utlined the opportunties for available credit counseling and a errom the agency describing the services provided to me. A oped through the agency.	assisted me in

Record # 668580

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Booker and Jillian Davis / Debtors

Case No. Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$24,703	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$9,335	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$1,500	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$55,948	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$3,585
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$3,504
TOTALS			\$24,703 TOTAL ASSETS	\$66,783 TOTAL LIABILITIES	

Record # 668580

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Booker and Jillian Davis / Debtors

Case No. Chapter 7

§ 159)

STATISTICAL SUMMARY OF CERTAIN	LIABILITIES	S AND RE	LATED DATA	(28 U.S.C. § 159)
If you are an individual debtor whose debts are primarily con U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must re-				cy Code (11
Check this box if you are an individual debtor whose debts are NOT information here.	primarily consume	r debts and, the	erefore, are	not required to report any
This information is for statistical purposes only under 28 U.S.C	§ 159			
Summarize the following types of liabilities, as reported in the S		tal them		
Type of Liability			Amount	
Domestic Support Obligations (From Schedule E)			\$1,000.00	
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)			\$500.00	
Claims for Death or Personal Injury While Debtor was Intoxica (From Schedule E) whether disputed or undisputed)	ted		\$0.00	
Student Loan Obligations (From Schedule F)			\$0.00	
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).		\$0.00		
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)			\$0.00	
	TOTAL		\$1,500.00	
State the following:		•		<u> </u>
Average Income (from Schedule I, Line 16)			\$3,585.40	
Average Expenses (from Schedule J, Line 18)			\$3,504.00	
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 14; or, Form 22C-1 Line 14)		\$5,266.28		
State the following:				
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column			\$9,3	335.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$1,5	500.00		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column				\$0.00
4. Total from Schedule F			\$55,9	948.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)			07.5	002.00

\$65,283.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Ma	\$0.00			

(Report also on Summary of Schedules)

Record # 668580 B6A (Official Form 6A) (12/07) Page 1 of 1

Robert Booker and Jillian Davis / Debtors

In re

Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C M H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand		Cash on Hand		\$480
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Prepaid gift card with BanCorp Bank		\$0
03. Security Deposits with public utilities, telephone companies, landlords and others.		Security Deposit with Landlord Parkview Estate		\$875
04. Household goods and furnishings, including audio, video, and computer equipment.		Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.		\$5,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$100
06. Wearing Apparel		Necessary wearing apparel.		\$250

Record # 668580 B6B (Official Form 6B) (12/07) Page 1 of 4

Document Page 10 of 56 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

	SCHI	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	C H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
07. Furs and jewelry.				
		Earrings, watch, costume jewelry		\$500
08. Firearms and sports, photographic, and other hobby equipment.	X			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		\$0
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X			
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		401K w/ Employer - 100% Exempt.	н	\$4,000
		401K w/Former Employer - 100% Exempt.	w	\$1,400
13. Stocks and interests in incorporated and unincorporated businesses.	X			
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled		Jillian is owed \$1500 by Diontae Jackons pursuant to divorce decree, for debts she paid that he was responsible for.		\$1,500
		Child support owed to Jillian by Diontae Jackson		\$7,666
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			

Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

	SCHI	EDULE B - PERSONAL PROPERTY		
Type of Property	N O N E	Description and Location of Property	C A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights and other intellectual property. Give particulars.	X			
23. Licenses, franchises and other general intangibles	X			
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X			
25. Autos, Truck, Trailers and other vehicles and accessories.		ABRI Credit Union - 2008 Buick Lucerne with over 140,000 miles.	Н	\$2,932
26. Boats, motors and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplie used in business.	X			
30. Inventory	X			
31. Animals		1 cat		\$0
32. Crops-Growing or Harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY				
Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
		7	Γotal	\$24.703.00

Record # 668580 B6B (Official Form 6B) (12/07) Page 4 of 4

Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption
(Check one box)	that exceeds \$146,450.*
11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	* Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
01. Cash on Hand			
Cash on Hand	735 ILCS 5/12-1001(b)	\$ 480	\$480
03. Security Deposits with pub			
Security Deposit with Landlord Parkview Estate	735 ILCS 5/12-1001(b)	\$ 875	\$875
04. Household goods and furnishings.			
Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans, rugs.	735 ILCS 5/12-1001(b)	\$ 5,000	\$5,000
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$100
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 250	\$250
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 500	\$500
12. Interest in IRA,ERISA, Keo			
401K w/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	In Full	\$1,400
401K w/ Employer - 100% Exempt.	735 ILCS 5/12-1006	In Full	\$4,000
17. Alimony, maintenance, supp			
Jillian is owed \$1500 by Diontae Jackons pursuant to divorce decree, for debts she paid that he was responsible for.	735 ILCS 5/12-1001(g)(4)	\$ 1,500	\$1,500
Child support owed to Jillian by Diontae Jackson	735 ILCS 5/12-1001(g)(4)	In Full	\$7,666
25. Autos, Truck, Trailers and			
ABRI Credit Union - 2008 Buick Lucerne with over 140,000 miles.	735 ILCS 5/12-1001(c)	\$ 2,400	\$2,932

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Record # 668580 B6C (Official Form 6C) (04/13) Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Doc	кет	#:
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Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

	or's Name and Mailing Address Iding Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Attn: 1350 Rome	Credit Union Bankruptcy Dept. W Renwick Rd eoville IL 60446 #: 104079003121		Н	Dates: 2011-09-15 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$2,932.00 Intention: Surrender *Description: ABRI Credit Union - 2008 Buick Lucerne with over 140,000 miles.				\$9,335	\$6,403

Total \$9,335 \$6,403

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal quardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

Commitments to maintain the capital of insured depository institution

Claims for death or personal injury while debtor was intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

U.S.C. § 507 (a)(9).

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* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W		as Incured and on For Claim	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority
1	IRS Priority Debt Bankruptcy Dept. PO Box 7346 Philadelphia PA 19101 Acct #:			Reason: Federal Dates: 2011	Income Tax				\$500	\$500
2	Schikae Adams 604 Chaney ave Crest Hill IL 60435 Acct #:			Reason: Child So	upport				\$1,000	\$1,000

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Illinois Child Support Enforce Bankruptcy Dept. 509 S. 6th St Springfield IL 62701

Total Amount of Unsecured Priority Claims

(Report also on Summary of Schedules)

\$ 1,500

\$ 1,500

Record # 668580 B6E (Official Form 6E) (04/13) Page 2 of 2

Robert Booker and Jillian Davis / Debtors

Bankruptcy Department

PO Box 15168 Wilmington DE 19850

Acct #:

In re

Ban	kruptc	v Docket #	:
Dan	KI UDIC	V DOCKEL #	•

\$302

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name, Mailing Address Including
Zip Code and Account Number
(See Instructions Above)

Date Claim Was Incurred and
Consideration For Claim.
If Claim is Subject to Setoff, So State

Dates:

Dates:

Date Claim Was Incurred and
Consideration For Claim.
If Claim is Subject to Setoff, So State

Dates:

	1726 Jefferson Blvd Joliet IL 60435	Reason: PayDay Loan		\$235
	Acct #:			
2	Associated Radiologists of Joliet SC	Dates:		
	6801 W 73rd St Bedford Park IL 60499	Reason:		\$32
	Acct #: 143018			
3	Bank of America	Dates:		

Reason: Overdraft Account

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Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
4 City of Joliet Finance Department 150 W. Jefferson St. Joliet IL 60402 Acct #:			Dates: Reason: Debt Owed				\$520

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Cab Services, Inc

90 Barney Dr Joliet IL 60435

5	Comcast C/O Stellar Recovery INC 4500 Salisbury Rd Ste 10 Jacksonville FL 32216 Acct #: 5416049	H	Dates: Reason:	2012-2012 Collecting for Creditor	\$91
6	Commonwealth Edison Company C/O Credit Protection ASSO 13355 Noel Rd Ste 2100 Dallas TX 75240	Н	Dates: Reason:	2014-2015 Collecting for Creditor	\$1,058
7	Acct #: 1796365056 Creditors Collection B Attn: Bankruptcy Dept. 755 Almar Pkwy Bourbonnais IL 60914 Acct #: 5079291	Н	Dates: Reason:	2014-2014 Medical Debt	\$425
8	Creditors Discount & A Attn: Bankruptcy Dept. 415 E Main St Streator IL 61364 Acct #: D99048G54473	Н	Dates: Reason:	2011-2011 Medical Debt	\$91
9	Creditors Discount & A Attn: Bankruptcy Dept. 415 E Main St Streator IL 61364 Acct #: D99048G71019	Н	Dates: Reason:	2011-2011 Medical Debt	\$210

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Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
10	Creditors Protection S Attn: Bankruptcy Dept. 308 W State St Ste 485 Rockford IL 61101		Н	Dates: 2013-2013 Reason: Medical Debt				\$152
	Acct #: 4111360000543029							
11	Creditors Resource Service Bankruptcy Department PO Box 3107 Naperville IL 60566-7107			Dates: Reason: Debt Owed				\$18,656
	Acct #:							
12	DSG Collect 2250 E Devon Ave Des Plaines IL 60018			Dates: Reason:				\$94
	Acct #:							
13	EM Strategies PO Box 1208 Bedford Park IL 60499 Acct #: 001138818			Dates: Reason:				\$994
14	Escallate LLC Attn: Bankruptcy Dept. 5200 Stoneham Rd North Canton OH 44720 Acct #: 38322267		Н	Dates: 2014-2014 Reason: Medical Debt				\$85
15	Joliet Junior College C/o Felt & Lukes LLC 555 S. Industrial Dr Hartland WI 53029 Acct #:			Dates: Reason:				\$140

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Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
16 Joliet Radiological			Dates:				
36910 Treasury Center Chicago IL 60694			Reason:				\$386
Acct #: 145842							

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

ICS/Illinois Collection Serv. Bankruptcy Dept. 8231 W. 185th Street Tinley Park IL 60487

17 Marion C/O Allianceone Receivable 6565 Kimball Dr Ste 200 Gig Harbor WA 98335 Acct #: 30101248	н	Dates: Reason:	2013-2013 Collecting for Creditor	\$221
18 MBB Attn: Bankruptcy Dept. 1460 Renaissance Dr Park Ridge IL 60068 Acct #: 1388181370	н	Dates: Reason:	2013-2013 Medical Debt	\$994
19 MBB Attn: Bankruptcy Dept. 1460 Renaissance Dr Park Ridge IL 60068 Acct #: 91915237	н	Dates: Reason:	2012-2012 Medical Debt	\$31
20 MBB Attn: Bankruptcy Dept. 1460 Renaissance Dr Park Ridge IL 60068 Acct #: 91915780	н	Dates: Reason:	2012-2012 Medical Debt	\$44
21 Numark Credit Union Bankruptcy Department PO Box 2729 Joliet IL 60434		Dates: Reason:	Credit Card or Credit Use	\$13,419

Record # 668580 B6F (Official Form 6F) (12/07) Page 4 of 6

Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS											
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim				
22	Plainfield Ophthalmology 24600 W 127th St Plainfield IL 60585 Acct #:			Dates: Reason:				\$63				
23	PLS Bankruptcy Department 2111 S Larkin Joliet IL 60436 Acct #:			Dates: Reason: PayDay Loan				\$1,000				
24	Presence Health Attn Presence Medical Group 19 Mollison Way Lewiston ME 04240 Acct #: X9226			Dates: Reason:				\$57				
25	Silver Cross Hospital Attn: Bankruptcy Department 1200 Maple Rd Joliet IL 60432 Acct #:			Dates: Reason: Medical/Dental Service				\$908				
26	Silver Cross Hospital Attn: Bankruptcy Department 1200 Maple Rd Joliet IL 60432 Acct #: F033719493			Dates: Reason: Medical/Dental Service				\$2,261				
27	Sprint C/O Enhanced Recovery CO L 8014 Bayberry Rd Jacksonville FL 32256 Acct #: 117231700		Н	Dates: 2014-2015 Reason: Collecting for Creditor				\$1,309				
28	State Collection Servi Attn: Bankruptcy Dept. 2509 S Stoughton Rd Madison WI 53716 Acct #: 15142960		н	Dates: 2010-2011 Reason: Medical Debt				\$1,173				
	7300 # 10172000	I	1		1	1	l	I				

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Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
29 State Collection Servi Attn: Bankruptcy Dept. 2509 S Stoughton Rd Madison WI 53716 Acct #: 19833657		Н	Dates: 2012-2012 Reason: Medical Debt				\$8,505
30 <u>US Cellular</u> C/O Afni, INC. Po Box 3097 Bloomington IL 61702 Acct #: 1041994325		Н	Dates: 2012-2013 Reason: Collecting for Creditor				\$71

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

AMO Recoveries Bankruptcy Dept. 19401 40th Ave W Ste. 440 Lynwood WA 98036

31 <u>Verizon Wireless</u> Bankruptcy Departme PO Box 3397 Bloomington IL 61702	Dates Reaso	\$52
Acct #: 32 Vision Financial Ser Attn: Bankruptcy Dep 1900 W Severs Rd La Porte IN 46350 Acct #: 634565	 H Dates Reaso	\$2,260
33 <u>Vision Financial Ser</u> Attn: Bankruptcy Dep 1900 W Severs Rd La Porte IN 46350 Acct #: 741094	 H Dates Reaso	\$109

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 55,948

Record # 668580 B6F (Official Form 6F) (12/07) Page 6 of 6

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Booker and Jillian Davis / Debtors

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.

Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real **Property. State Contract Number or** Any Government Contract.

Parkview Estates

In re

1005 Parkwood Dr # A Joliet IL 60432

Assume Lease Intention:

Contract Type: Terms/Month: \$

Buy Out: Begin Date: Debtor Int: Description:

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Booker and Jillian Davis / Debtors

Check this box if debtor has no codebtors.

Bankruptcy Dock	ket#:	
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Judge:

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

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12/13

Fill in this in	nformation to iden	tify your case:	
Debtor 1	Robert		Booker
	First Name	Middle Name	Last Name
Debtor 2	Jillian		Davis
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number	. ,	r the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS
(If known)			

Official Form B 6I

Schedule I: Your Income

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment				
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	X Employed Not employed
Include part-time, seasonal, or self-employed work.	Occupation	Driver		CNA
Occupation may Include student or homemaker, if it applies.	Employers name	Parsec Railroad		Cornerstone
	Employers address	1100 Crest St Cincinnati, OH 45	203	,
	How long employed there?	5 years		7 months
Part 2: Give Details About Mont	hly Income			
spouse unless you are separated If you or your non-filing spouse h	the date you file this form. If you h i. ave more than one employer, comb ace, attach a separate sheet to this	oine the information for a	•	· · · · · ·
			For Debtor 1	For Debtor 2 or non-filing spouse
	ary and commissions (before all pa calculate what the monthly wage w		\$4,188.90	\$1,077.38
3. Estimate and list monthly over	time pay.		\$0.00	\$0.00
4. Calculate gross income. Add lii	ne 2 + line 3.		\$4,188.90	\$1,077.38

Official Form B 6I Record # 668580 Schedule I: Your Income Page 1 of 2 Case 15-31483 Doc 1 Filed 09/15/15 Entered 09/15/15 17:00:38 Desc Main Page 26 of 56
Case Number (if known) Document

Robert Debtor 1

First Name Middle Name Last Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Сор	y line 4 here	4. [\$4,188.90	\$1,077.38]
5.	List all	payroll deductions:				
	5a. 1	Tax, Medicare, and Social Security deductions	5a. _	\$569.83	\$122.83	
	5b. I	Mandatory contributions for retirement plans	5b. _	\$0.00	\$0.00	
	5c. \	oluntary contributions for retirement plans	5c. _	\$0.00	\$0.00	
	5d. I	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
	5e. I	nsurance	5e. -	\$85.06	\$0.00	
	5f. I	Domestic support obligations	5f. _	\$854.40	\$0.00	
	5g. l	Jnion dues	5g.	\$48.75	\$0.00	
		Other deductions. Specify:	5h. -	\$0.00	\$0.00	
6. A	dd the	e payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$1,558.05	\$122.83	
7. 0	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,630.85	\$954.55	
8. L	ist all	other income regularly received:				
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
		dependent regularly receive				
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
	8e.	Social Security	8e. _	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
	_	Specify:	_			
	8g.	Pension or retirement income	8g. —	\$0.00	\$0.00	
	8h.	, ,	8h. —	\$0.00	\$0.00	
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	\$0.00	
10.	Calc	culate monthly income. Add line 7 + line 9.	10.	\$2,630.85 +	\$954.55	= \$3,585.40
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	, ,	700.000	- + + + + + + + + + + + + + + + + + + +
11.	Incluothe Do r	e all other regular contributions to the expenses that you list in Schedule ide contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are notify:	our depender not available t	o pay expenses listed in		11. \$0.00
10	•	the amount in the last column of line 10 to the amount in line 11. The res				ΨΟ.ΟΟ
12.	Write	e that amount on the Summary of Schedules and Statistical Summary of Ce	ertain Liabiliti	•	t applies	12. \$3,585.40
13.	Do y	ou expect an increase or decrease within the year after you file this form No.	1?			
	_	Yes. Explain:				
	_					

Fi	ill in this ir	nformation to identify your ca	ase:				
С	Debtor 1	Robert		Booker	Check if this is:		
		First Name	Middle Name	Last Name	An amende	ed filing	
	Debtor 2 Spouse, if filing)	Jillian First Name	Middle Name	Davis Last Name	—		-petition chapter 13
	-	Bankruptcy Court for the : <u>NOF</u>			income as o	of the following d	ate:
	Case Numbe				MM / DD / `	YYYY	
	If known)			_	A	filing for Dobton	O hannung Dahtar O
Off	ficial F	orm B 6J				separate house	2 because Debtor 2 hold.
						•	
		e J: Your Expe					12/13
more	-	needed, attach another sheet			re equally responsible for supplyines, write your name and case num	=	
Pa	rt 1:	Describe Your Household					
1. 1	Is this a joi	int case?					
		Go to line 2.					
	X Yes.	Does Debtor 2 live in a separ	ate household?				
		X No. Yes. Debtor 2 must file a	a sanarata Schadula	. 1			
		Tes. Debtor 2 must me a	a separate ochedule	. 0.			
2.	Do you l	have dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	Do not li Debtor 2	st Debtor 1 and		his information for ent	Daughter	_ ugo 6	No
	Do not s	tate the dependents'			Daugillei		X Yes
	names.				Daughter	5	No
					Daugntei		X Yes
					Con	5	No
					Son		X Yes
					Daughter, 8 months	0	No
					Daughter, 6 months		X Yes
							X No
							Yes
3.	_	expenses include	X No				
	-	s of people other than and your dependents?	Yes				
Pa	rt 2:	Estimata Yaur Onnaina Manthl					
		Estimate Your Ongoing Monthly expenses as of your bankru		ess you are using this form	as a supplement in a Chapter 13 of	ase to report	
exp	enses as c	of a date after the bankruptcy			check the box at the top of the form	•	
	applicable	date. ses paid for with non-cash g	ovornmont assistan	oco if you know the value			
	-	ance and have included it on		=		Y	our expenses
4.	The ren	tal or home ownership expen	nses for vour reside	nce. Include first mortgage	payments and		
••		for the ground or lot.			paymonte and	4.	\$875.00
	If not in	cluded in line 4:					
	4a. Re	eal estate taxes				4a.	\$0.00
	4b. Pr	operty, homeowner's, or rente	er's insurance			4b.	\$0.00
	4c. Ho	ome maintenance, repair, and	upkeep expenses			4c.	\$0.00
	4d. Ho	meowner's association or con	ndominium dues			4d.	\$0.00

Schedule J: Your Expenses

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Case Number (if known) __

Doçument

Last Name

Robert

First Name

Middle Name

Debtor 1

Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$175.00 Electricity, heat, natural gas 6a. 6h \$100.00 Water, sewer, garbage collection \$80.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. 7. \$800.00 7. Food and housekeeping supplies \$150.00 8. 8. Childcare and children's education costs \$190.00 9. Clothing, laundry, and dry cleaning \$115.00 10. 10. Personal care products and services \$100.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$425.00 12. Do not include car payments. \$75.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$100.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$309.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d 17d. Other. Specify: 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. 20a. Mortgages on other property \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 6J Record # 668580 Schedule J: Your Expenses Case 15-31483 Doc 1 Filed 09/15/15 Entered 09/15/15 17:00:38 Desc Main Document Page 29 of 56

Robert Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$10.00 21. Other. Specify: ___Postage/Bank Fees (\$10.00), 21. \$3,504.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$3,585.40 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$3,504.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$81.40 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 6J Record # 668580 Schedule J: Your Expenses Page 3 of 3

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 09/11/2015

/s/ Robert Booker

Robert Booker

Dated: 09/11/2015

/s/ Jillian Davis

Jillian Davis

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

2013: \$6,000 est

E	ankruptcy Docket #:

Robert Booker and Jillian Davis / Debtors

Judge:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor"s business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	
2015: \$7,098 YTD 2014: \$47,351 2013: \$45,000 est	employment	
Spouse		
AMOUNT	SOURCE	
2015: \$5,230 YTD 2014: \$6.487	employment	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

rs

Bankruptcy Docket #:

Judge:

STATEMENT	OF FINA	NCIAL AF	FFAIRS
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NONE	
Y	
^	

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
Spouse	
AMOUNT	SOURCE
2015: \$0	Child support
2014: \$0	• •
2013: \$	
2015: \$0	Unemployment
2014: \$1,736	
2013: \$0	
03. PAYMENTS TO CREDITORS:	
OS. FATMENTO TO ONEDITORS.	

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
ABRI Credit Union 1350 W	Monthly	\$ 927	\$ 8,408
Renwick Rd Romeoville IL			
60446			



b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

of Creditor	Payment/Transfers	Transfers	Still Owing
Name and Address	Dates of	Amount Paid or Value of	Amount

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Booker and Jillian Davis / Debtors

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments

Amount Paid or Value of Transfers

Amount Still Owing



04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OF AGENCY AND LOCATION STATUS OF DISPOSITION



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Date of Seizure Description and Value of Property

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property

Numark October 2014 2010 Buick Enclave



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee Date of Assignment Terms of Assignment or Settlement

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert	Booker	and Jillian	Davis	/ Debtors

Bankru	ntcv	Dock	cet #:
Dankiu	DLUV		$NCL\pi$.

\$665.00

Judge:

STAT	FMFNT	OF	FINΔN	ICIAL	AFFAIRS
\mathbf{v}		\sim 1		10176	

NONE
Ж

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and
AddressName & Location
of Court CaseDate
of
of
OrderDescription
and Value of
OrderTitle & NumberOrderProperty



07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of PersonRelationshipDateDescriptionorto Debtor,ofand ValueOrganizationIf AnyGiftof Gift



08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Value if Loss Was Covered in Whole or in of Property Part by Insurance, Give Particulars Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or Address Name of Payer if Description and Of Payee Other Than Debtor Value of Property

Geraci Law, LLC
Payment/Value:

55 E Monroe St Suite #3400 Chicago, IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

 Name and Address of Payee
 Date of Payment, Name of Payer if Other Than Debtor
 Amount of Money or description and Other Than Debtor

 Credit Counseling,
 2015
 \$20.00

Hananwill Credit Counseling, 115 N. Cross St., Robinson, IL 62454

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Booker and	Jillian Davis / Debtors	Bankruptcy Docket #:
Robert Booker and	Jillian Davis / Deptors	Bankrubicy Docket #.

Judge:

STATEMENT OF FINANCIAL AFFAIRS

~	
X	

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property Transferred
Transferee, Relationship . and
to Debtor Date Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Date(s) Amount and Date
Trust or of of Sale or
other Device Transfer(s) Closing



11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Type of Account, Last Four Digits of Amount and Address of Account Number, and Amount of Date of Sale or Institution Final Balance Closing



12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or
Other Depository

Names & Addresses of Those With
Other Depository

Access to Box or depository

Description of
Contents

Surrender, if Any



13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address
 Date
 Amount

 of Creditor
 of Setoff
 of Setoff

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Booker and Jillian Davis / Debtors

Ban	krupt	cv D)ocke	et#

Judge:

STATEMENT	OF FI	NANCIA	AFFAIRS
	$\mathbf{v}_{\mathbf{i}}$		

	NONE
I	V
ı	^

11	LICTALL	DDODEDT\	/ HEI D EO	R ANOTHER	DEDCON-
14	. LIST ALL	PROPERIY	MELLIFO	RANUIHER	PERSON

List all property owned by another person that the debtor holds or controls.

Name and Address Description and Location of Owner Value of Property of Property

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

 .
 Name Used
 Dates of Occupancy

 22 Bradford Rd
 Same
 FROM 05/2013 To 05/2013

Joliet IL 60433-3263



16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

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Document Page 37 of 56 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS FASTERN DIVISION

		Judge:	
5	STATEMENT OF FINAN	CIAL AFFAIRS	
7h Liet the name and address of every s	ite for which the debtor provided notice to	a a governmental unit of a release of	Hazardous Material
<u> </u>	e notice was sent and the date of the noti	•	riazardous Material.
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
	eedings, including settlements or orders, to and address of the governmental unit the		
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
nding dates of all businesses in which the artnership, sole proprietor, or was self-er	es, addresses, taxpayer identification num r was a partner or owned 5 percent or mo	or managing executive of a corporat ctivity either full- or part-time within si ed 5 percent or more of the voting or bers, nature of the businesses, and	ion, partner in a x (6) years equity securities beginning and ending within six (6) years
ates of all businesses in which the debto nmediately preceding the commencemen the debtor is a corporation, list the name	es, addresses, taxpayer identification num r was a partner or owned 5 percent or mo nt of this case.		• •

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Address

Name

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Document Page 38 of 56 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Booker	and Jillian Davis / Debtors	Bankruptcy	Docket #:
	and onnian David / Dobtoid	Barnaptoy	Doontol II.

Judge:

	STATEMENT OF FINA	NCIAL AFFAIRS		
The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time. (An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above,				
within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)				
19. BOOKS, RECORDS AND FINANC	CIAL STATEMENTS:			
ist all bookkeepers and accountants vaceping of books of account and record		eding the filing of this bankruptcy case kept or supervised the		
Name and Address	Dates Services Rendered	_		
9b. List all firms or individuals who wi		the filing of this bankruptcy case have audited the books of		
Name	Address	Dates Services Rendered		
Name 19c. List all firms or individuals who at	Address Address the time of the commencement of this case	Rendered se were in possession of the books of account and records of		
Name 19c. List all firms or individuals who at	Address	Rendered se were in possession of the books of account and records of		
Name 19c. List all firms or individuals who at	Address Address the time of the commencement of this case	Rendered se were in possession of the books of account and records of		
Name 19c. List all firms or individuals who at the debtor. If any of the books of accounty and the books of accounty accounty and the books of accounty and the books of accounty accounty accounty and the books of accounty	Address the time of the commencement of this case on the and records are not available, explain. Address	Rendered se were in possession of the books of account and records of e and trade agencies, to whom a financial statement was		
Name 19c. List all firms or individuals who at the debtor. If any of the books of accounty and the books of accounty accounty and the books of accounty and the books of accounty accounty accounty and the books of accounty	Address the time of the commencement of this case of the time and records are not available, explain. Address Address	Rendered se were in possession of the books of account and records of e and trade agencies, to whom a financial statement was		
Name 19c. List all firms or individuals who at the debtor. If any of the books of account in the debtor. Name 19d. List all financial institutions, credit is saued by the debtor within two (2) year	Address the time of the commencement of this case of the time of the commencement of this case of the time of the commencement of this case of the time of the commencement of the time of time of the time of th	Rendered se were in possession of the books of account and records of e and trade agencies, to whom a financial statement was		

Date Inventory Dollar Amount of Inventory of (specify cost, market of other Inventory Supervisor basis)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Robert Booker and Jillian Davis / Debtors Bankruptcy Docket #: Judge: STATEMENT OF FINANCIAL AFFAIRS b. List the name and address of the person having possession of the records of each of the inventories reported in a., above. Date Name and Addresses of Custodian of Inventory Records of Inventory NONE 21. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS: a. If the debtor is a partnership, list nature and percentage of interest of each member of the partnership. Name Nature Percentage of and Address of Interest Interest 21b. If the debtor is a corporation, list all officers & directors of the corporation; and each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting or equity securities of the corporation. Nature and Percentage of Name and Address Title Stock Ownership 22. FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS: If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. Date of Address Name Withdrawal 22b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one (1) year immediately preceding the commencement of this case. Name Date of Title and Address Termination 23. WITHDRAWALS FROM A PARTNERSHIP OR DISTRIBUTION BY A COPORATION: If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

Name and Address of	Date and	Amount of Money or
Recipient, Relationship to	Purpose of	Description and value of
Debtor	Withdrawal	Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Booker and Jillian Davis / Debtors	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	
A	

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation Taxpayer Identification Number (EIN)



25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Jillian Davis

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dated: 09/11/2015

Record # 668580

Robert Booker and Jillian Davis / Debtors

Judge:

	DEBTO	R'S STATEMENT OF INTENTIO	N
		rty of the estate. (Part A must be full erty of the estate. Attach additional	·
		sity of the estate. Attach additional	oages ii liecessai y.,
Property No. 1 Creditor's Name: ABRI Credit Union Attn: Bankruptcy Dept. 1350 W Renwick Rd Romeoville IL 60446		Describe Property Securing Debt: ABRI Credit Union - 2008 Buick Lucerne with o	over 140,000 miles.
Property will be (check one):	•		
■Surrendered	□Re	tained	
If retaining the property, I intend to □Redeem the property □Reaffirm the debt	O (check at least one	;):	
☐Other. Explain		(for example, avoid li	en using 110 U.S.C. § 522(f)).
Property is (check one): ■Claimed as exempt PART B - Personal	property sub	□Not claimed as exempt ject to unexpired leases. (All three c	olumns of Part B must be
complete	d for each un	expired lease. Attach additional pag	es if necessary.)
Property No. 1			
Lessor's Name: Parkview Estates		Describe Property Securing Debt:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
1005 Parkwood Dr # A Joliet IL 60432			■ Yes □ No
	debt and/or	he above indicates my intention as to any p personal property subject to an unexpired l	
Dated: 09/11/2015	/s/ Rober	t Booker	X Date & Sign
		Robert Booker	

Jillian Davis

/s/ Jillian Davis

B6F (Official Form 6F) (12/07)

Page 1 of 1

X Date & Sign

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In re Robert Booker and Jillian Davis / Debtors

Judge:

	DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FOR DEBTOR - 201	6B
hat c	compensation paid to me within one ye	ed. Bankr. P. 2016(b), I certify that I am the attorney for the above nanear before the filing of the petition in bankruptcy, or agreed to be paid to or(s) in contemplation of or in connection with the bankruptcy case is as follows:	
TI	he compensation paid or promised by the	Debtor(s), to the undersigned, is as follows:	
Fo	or legal services, Debtor(s) agrees to pay a	and I have agreed to accept	\$2,395.00
Pı	rior to the filing of this Statement, Debtor(s)	has paid and I have received	\$665.00
Th	ne Filing Fee has been paid.	Balance Due	\$1,730.00
2. 7	The source of the compensation paid to me	e was:	
	Debtor(s) Other: (specify)		
3. 7	The source of compensation to be paid to m	ne on the unpaid balance, if any, remaining is:	
	Debtor(s) Other: (specify	0	
		nsfer, assignment or pledge of property from the debtor(s) except the	following for the
	· ·	to share with any other entity, other than with members of the undersigned's law vithout the client's consent, except as follows: None.	
5. 1	The Service rendered or to be rendered in	clude the following:	
	•	ering advice and assistance to the client in determining whether to file a petition	
	under Title 11, U.S.C. Preparation and filing of the petition, schedu	ules, statement of affairs and other documents required by the court.	
,	Representation of the client at the first sch e		
(d) A	Advice as required.		
F		-disclosed fee does not include the following service: ing or court dates, amendments to schedules, adversary complaints o	or conversions to
		CERTIFICATION	
		I certify that the foregoing is a complete statement of any agreement or for payment to me for representation of the debtor(s) in this bankruptcy	-
		Respectfully Submitted,	
Dat	e: 09/11/2015	/s/ David M. Lulkin	
		David M. Lulkin GERACI LAW L.L.C. 55 E. Monroe Street #3400	

Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

668580 Page 1 of 1 Record # B6F (Official Form 6F) (12/07)

National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 50603 312

312.332.1800 help@geracilaw.com

Date: 7/31/2015

Consultation Attorney:

Record #: 668-580



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$ 2395 . This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines; debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 09/11/2015	/s/ Robert Booker	X Date & Sign
	Robert Booker	
Dated: 09/11/2015	/s/ Jillian Davis	X Date & Sign

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Jillian Davis

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Pa

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

UNITED STATES BANKRUPTCY COURT

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 668580 Page 1 of 2 Record #

Form B 201A, Notice to Consumer Debtor(s)

In re Robert Booker and Jillian Davis / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 09/11/2015	/s/ Robert Booker
	Robert Booker
Dated: 09/11/2015	/s/ Jillian Davis
	Jillian Davis
Dated: 09/11/2015	/s/ David M. Lulkin
	Attorney: David M. Lulkin

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B1 (Official Form 1) (12/11)

Voluntary Petition Name of Joint Debtor(s) This page must be completed and filed in every case)

Robert Booker Jillian Davis

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Robert Booker

Jillian Davis

Dated:

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only one box.)

 $f \square$ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

1000 (Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Attorney

Signature of Attorney for Debtor(s)

David M. Lulkin

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Dated:

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (if the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Dated: 9 / 1 /2015 X Date & Sign

Robert Booker

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take

extra steps to stop creditors' collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.) If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct.

4/11/2015

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: __/ / / /2015

Robert Booker

X Date & Sign

Dated: 🗹 / 🚺 /2015

Jillian Davis

X Date & Sign

if joint case, toth spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both: 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Booker and Jillian Davis / Debtors

Bankruptcy Docket #:

Judge:

				T									

NONE
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lack

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation Taxpayer

Identification Number (EIN)



25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer

Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: __/_/_/2015

Dated: / / /2015

Robert Booker

Jillian Davis

X Date & Sign

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

Record #: 668580

B7 (Official Form 7) (12/12)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Robert Booker and Jillian Davis / Debtors

Bankruptcy Docket #:

Judge:

PART A - Debts secu which is sec Property No. 1	ured by property of the estate (Port A must be for	ON
	area by property of the estate. (Part A must be fu	illy completed for EACH debt
Property No. 1	cured by property of the estate. Attach additiona	Il pages if necessary.)
Craditaria Name		
Creditor's Name: ABRI Credit Union	Describe Property Securing Debt:	
Attn: Bankruptcy Dept.	ABRI Credit Union - 2008 Buick Lucerne wit	h over 140,000 miles.
1350 W Renwick Rd		
Romeoville IL 60446		
Property will be (check one):		
■Surrendered	□Retained	
f retaining the property, I intend to	to (check at least one):	
☐Redeem the property		
□Reaffirm the debt		
□Other. Explain	(for example, avoid	lien using 110 U.S.C. § 522(f)).
Property is (check one):		
■Claimed as exempt	□Not claimed as exempt	
Property No. 1		
Property No. 1 essor's Name: Parkview Estates	Describe Property Securing Debt:	Lease will be assumed pursuant to
essor's Name:	Describe Property Securing Debt:	

DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 4 / 11 /2015

1/1/2015

Robert Booker

Jillian Davie

X Date & Sign

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Robert Booker and Jillian Davis / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UND	ER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE	AND CORRECT
Dated: <u> </u>	Robert Booker	X Date & Sign
Dated: 1 / // /2015	Jillian Davis	X Date & Sign

* Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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De	ebtor 1	Robert	В	ooker	Case Number (if known)		
***		First Name	Middle Name La	st Name	Case Number (II knowit)		
					Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
8.	Unem	ployment co	mpensation		¢0.00	***************************************	
-	Do not	enter the an	nount if you contend that the amount received we curity Act. Instead, list it here:	as a benefit	\$0.00	\$0.00	
*	For yo	ou					
	For yo	our spouse					
9.	Pension benefi	on or retiren t under the S	nent income. Do not include any amount receive social Security Act.	ed that was a	\$0.00	\$0.00	
10	as a vi	include any ictim of a wa	ther sources not listed above. Specify the source benefits received under the Social Security Act- r crime, a crime against humanity, or internations eary, list other sources on a separate page and p	or payments received			
	10a				\$0.00	\$ 0.00	
	10b				\$ 0.00	\$0.00	
	10c. To	tal amounts	from separate pages, if any.	*	\$0.00	\$0.00	
11.	Calcula column	ate your tota n. Then add t	al current monthly income. Add lines 2 through the total for Column A to the total for Column B.	10 for each	\$4,188.90 +	\$1,077.38 =	\$5,266.28
12.	art 2: Calcula 12a. (ate your cur	re Whether the Means Test Applies to You rent monthly income for the year. Follow these tal current monthly income from line 11	steps:	Copy line 11 here	12a.	\$5,266.28
			2 (the number of months in a year).	•	.,	.— <u>.</u>	x 12
	12b. T	he result is y	your annual income for this part of the form.			12b.	\$63,195.36
13.	Calcula	ate the medi	an family income that applies to you. Follow th	ese steps:		Southfineness	Ψ03,133.30
	Fill in th	ne state in wh	nich you live.	IL			
	Fill in th	e number of	people in your household.	6			
	IO IIIIG 6	a nscol addin	mily income for your state and size of household cable median income amounts, go online using form. This list may also be available at the bankr	the link one siting in the comment		13.	\$101,101.00
4. 1	How do	the lines co	ompare?	·			
1	4a. 🛚 🗓	Line 12b is I Go to Part 3	ess than or equal to line 13. On the top of page	1, check box 1, There is no presu	umption of abuse.		
1	4b	Line 12b is r Go to Part 3	nore than line 13. On the top of page 1, check be and fill out Form 22A-2.	ox 2, The presumption of abuse i	s determined by Form 22A	-2 .	
Pa	rt 3:	Sign Belo	w				
	•	signing her	Robert Booker	mation on this statement and in a	Jillian Davis	d correct	
	lfy	ou checked	line 14a, do NOT fill out or file Form 22A-2.				
	lf y	ou checked	line 14b, fill out Form 22A-2 and file it with this f	orm			

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Form B 201A, Notice to Consumer Debtor(s)

In re Robert Booker and Jillian Davis / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

<u>Chapter 12</u>: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: <u>/</u> / // /2015	when lake	X Date & Sign
Dated://2015	Robert Booker M M M M M M M M M M M M M	X Date & Sign
Dated://_/2015	Jillian Davis Attorney: David M. Lulkin	